



January 2, 1992

J.F. Smith  
Office of Consumer Relations  
Johnstown Administrative Office  
V6B

Re [REDACTED]  
81 M  
90 UL  
90 A

Dear J.F. Smith

Attached is Jere Friedt's report of the circumstances regarding the complaint on the above case.

In my investigation of the complaint, I found that Jere originally sold the UL policy as a replacement of a policy with [REDACTED]. Later, [REDACTED] decided he wanted to increase his coverage. Jere showed him an illustration for a Whole Life policy that that he liked and decided to take. The Whole Life was to replace the UL and the balance of value in the UL was to be rolled into the new policy. This was not done and [REDACTED] is requesting that he be refunded the value of the UL as of December 3, 1990, when the new policy was issued. He does not feel he should be responsible for the charges made against the UL since December 3, 1990. He is also requesting that the \$411.23 transferred from his father's policy be replaced.

Sincerely

Ronald P. Herrmann  
Branch Manager

RPH:JEL

**REDACTED CONFIDENTIAL POL INFO**

Metropolitan Life Insurance Company Metropolitan Tower Life Insurance Company  
Metropolitan Insurance and Annuity Company MetLife Securities, Inc.  
Home Office: New York, NY  
Metropolitan Property and Casualty Insurance Company  
Home Office: Warwick, RI

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